

February 21, 2013

Dear House Insurance Committee Member:

I come to you today to urge you to carefully consider the implications of banning insurance coverage for abortion without careful analysis of its impact on Michigan women. This is not a new idea in Lansing. It has been vetoed by two conservative governors and continues to be an improper infringement on the marketplace, on the doctor-patient relationship, and a step backwards for women's health care.

**Comprehensive women's health care includes coverage for unforeseen medical care, including abortion**

- Women should not be denied access to reproductive-health services—a fundamental component of women's health care—by politicians. These personal and private medical decisions are best made by a woman and whomever she chooses to consult, not by the government.
- Women rightfully, don't turn to politicians for advice about mammograms, prenatal care, or cancer treatments. Politicians should not be involved in a woman's personal medical decisions about her pregnancy.
- Eliminating abortion coverage would deny women meaningful access to basic health care. Today, the majority of private insurers offer abortion coverage.
- Unintended pregnancies are by definition unplanned; hence women rarely will purchase separate abortion coverage in anticipation of these circumstances. Riders for individual health services defeat the purpose of insurance coverage. Would we require individuals to anticipate all future health needs and buy coverage for every health service separately?

**Banning Insurance Coverage is an improper government intrusion in the marketplace**

- When Governor Snyder vetoed similar legislation passed in lame duck he said banning abortion coverage as part of standardized group coverage in private-sector health plans would be an improper government intrusion in the marketplace and likely would be unconstitutional. That's the same reasoning under which ex-Gov. John Engler vetoed similar legislation more than a decade ago.<sup>1</sup>
- Elected officials have a legitimate interest in how public money is spent, but it's not their job to restrict the coverage that private insurance companies sell to consumers. Since when do we have state laws telling people they cannot spend their own money on a legal product sold on the open market? This is an unnecessary and outrageous intrusion.

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<sup>1</sup> <http://www.detroitnews.com/article/20130206/POLITICS02/302060436#ixzz2LGzdaR6H>

## **Banning insurance coverage is sex discrimination**

- Abortion-rider requirements result in separate and distinct costs for women, rendering coverage for comprehensive health care more expensive for women than men. This is not only discriminatory, but dangerous to women's health, as women needing abortion services may be forced to postpone abortion care while attempting to raise the necessary funds.
- Singling out abortion services for exclusion from health-insurance plans that cover other pregnancy-related care is an attempt to diminish women's access to this safe, legal medical procedure.
- Currently, women are more likely than men to have higher out-of-pocket health care expenses, and use more health care services.<sup>2</sup> Forcing women to obtain additional coverage will only make it more difficult for women to purchase comprehensive health care.
- The ban jeopardizes the health of women and families. Leaving women without coverage for safe, common, and sometimes critical care denies them the comprehensive coverage they need and exposes them to unanticipated emergency health care expenses.

I urge you to consider how this legislation could impact women and families in Michigan in the direst circumstances. It is important that abortion remain a safe and legal medical procedure for a woman to consider if and when she needs it. It is a part of comprehensive health care and insurance coverage.

Women's and families lives are complicated. Decisions about whether to choose adoption, to end a pregnancy, or raise a child must be left to a woman, her family, and her faith.

Thank you,



Lori Lamerand  
President/CEO  
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<sup>2</sup> Goldstein, Jacob. "Women Pay More Than Men for Health Insurance." *Wall Street Journal Health Blog*. Dow Jones & Company, 30 Oct. 2008. Web. 29 Nov. 2011. <<http://blogs.wsj.com/health/2008/10/30/women-pay-more-than-men-for-health-insurance/>>.